

## ATTACHMENT - CLAIMS LISTING

*This listing of claims will replace all prior versions, and listings, of claims in the application.*

1-27. (canceled)

28. (currently amended) An apparatus for receiving an application made by an applicant and for assessing the application by a plurality of application recipients, said apparatus ~~including:~~comprising:

computer memory; and

a processor for executing instruction for:

~~computing means configured or programmed~~

(a) collecting at least two sets of decision criteria from at least two application recipients, each set comprising one or more decision criteria, and each decision criterion having a respective value, boundary or range;

(b) determining respective unions of the values, boundaries or ranges of respective same decision criterion present in the at least two sets of decision criteria by analyzing the data value, boundary or range boundary requirements of each same decision criteria in the at least two sets of decision criteria;

(c) generating a superset of decision criteria which comprises at least one decision criterion from the at least two sets of decision criteria with the determined respective union of values, boundary or ranges;

~~to store or access a superset of non-redundant approval criteria, comprising a union of respective sets of approval criteria of the plurality of application recipients by parsing the sets of approval criteria, wherein at least one same approval criteria is present in at least two of the sets of approval criteria;~~

~~(d) storing or accessing the superset of decision criteria;~~  
(b)(e) ~~to present~~presenting the applicant with application information constituting the application for the two or more of the plurality of application recipients, said application information being requested by

- ~~non-redundant~~ queries associated with said superset of ~~approval~~decision criteria for the two or more of the plurality of application recipients;
- ~~(e)(f)~~ ~~to receive~~ receiving the application information;
- ~~(d)(g)~~ ~~to access~~ accessing said ~~approval~~decision criteria of said application recipients; ~~and~~;
- ~~(e)(h)~~ ~~to assess~~ accessing said application according to said ~~approval~~decision criteria of each of said application recipients; and
- ~~(f)(g)~~ ~~to form~~ forming a respective separate assessment of said application for each of said application recipients, each respective separate assessment being an approval or a rejection of the application.

29. (currently amended) ~~An~~ The apparatus as claimed in claim 28, wherein the ~~computing means is further configured or programmed~~ processor is further for executing instruction for:

- (a) ~~to request the~~ requesting application information for the two or more of the plurality of application recipients by presenting a number of questions or a number of sets of questions in sequence to said applicant;
- (b) ~~to receive~~ receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and
- (c) ~~to optimize~~ optimizing said sequence to reduce or minimize said number of questions or sets of questions.

30. (currently amended) ~~An~~ The apparatus as claimed in claim 28, ~~further including~~ comprises:

~~an input means~~ device for said applicant to input said application to said ~~computing means~~ processor memory; and

~~communication means~~ a communication device for communicating or sending said assessments of said application to said applicant.

31. (currently amended) ~~An~~ The apparatus as claimed in claim 28, wherein said ~~computing means is further configured or programmed~~ processor is further for executing instruction for:

- (a) ~~to present~~ presenting to the applicant a first selected form and to receive the first selected form containing first information after completion by the applicant,
- (b) ~~to construct~~ constructing and immediately ~~present~~ presenting to said applicant a second form pertaining to a respective selection from said superset of ~~approval~~ decision criteria for the two or more of the plurality of application recipients where said respective selection is made by said computing means from said superset of application ~~approval~~ decision criteria on the basis of the first information provided by said applicant in said completed and received first selected form and to receive via ~~said an~~ input means device, the second form containing second information after completion by the applicant, and then to progressively construct and immediately present to said applicant one or more subsequent forms pertaining to a respective selection from said superset of ~~approval~~ decision criteria where said respective selection is made by said ~~computing means~~ processor from said superset of ~~approval~~ decision criteria on the basis of some of the information previously provided by said applicant in previously completed and received forms and to receive the one or more subsequent forms after completion by the applicant,
- (c) so that sufficient data entry fields are ultimately presented to said applicant in said second and the one or more subsequent forms to constitute the completed application, and
- (d) so that the requesting of unnecessary information in said second and the one or more subsequent forms, which unnecessary information being information rendered redundant by the information provided by the applicant in an already completed form, can be avoided.

32. (currently amended) A method for receiving an application made by an applicant and for accessing the application by a plurality of application recipients, the method comprising the steps of:

- a) collecting at least two sets of decision criteria from at least two application recipients, each set comprising one or more decision criteria, and each decision criterion having a respective value, boundary or range;
- b) determining a respective union of the values, boundaries or ranges for each respective same decision criterion present in the at least two sets of decision criteria by analyzing the data value, boundary or range boundary requirements of each decision criteria in the at least two sets of decision criteria;
- c) generating a superset of decision criteria which comprises at least one decision criterion from the at least two sets of decision criteria with the determined respective union of values, boundary or ranges;~~forming a superset of non-redundant approval criteria comprising a union of respective sets of approval criteria of the plurality of application recipients by parsing the sets of approval criteria, wherein at least one same approval criteria is present in at least two of the sets of approval criteria;~~
- ~~bd)~~ determining application information which is required from the applicant to assess the application against the superset of approval decision criteria for the two or more of the plurality of application recipients;
- ~~ee)~~ presenting the applicant with the application information, constituting the application for the two or more of the plurality of application recipients, the application information being requested by ~~non-redundant~~ queries associated with the superset of approval decision criteria for the two or more of the plurality of application recipients;
- ~~fd)~~ electronically receiving the application information from said applicant;
- ~~ge)~~ electronically assessing the application according to the approval criteria of each of said application recipients; and

- hf) electronically forming a respective separate assessment for each of said application recipients, wherein each respective separate assessment formed is an approval or a rejection of the application.

33. (currently amended) A The method as claimed in claim 32, further comprising the steps of:

electronically presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients;

electronically receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and

electronically optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. (currently amended) A The method as claimed in claim 32, further comprising the steps of electronically communicating or sending said assessments of said application to said applicant.

35-48. (canceled)

49. (currently amended) A ~~an~~ The apparatus as claimed in claim 28, wherein the ~~computing means is further configured or programmed~~ processor is further for executing instruction for:

- (a) ~~to determine~~ determining any dependency of any of said ~~approval~~ decision criteria on any other,
- (b) ~~to request~~ requesting the application information by presenting a number of questions or a number of sets of questions in sequence to the applicant,
- (c) ~~to promote~~ promoting in said sequence, so as to be presented sooner, those questions whose responses render a high, or the greatest possible, number of later questions redundant, and

(d) ~~to omit~~ omitting any questions thereby rendered redundant.

50. (currently amended) ~~An~~ The apparatus as claimed in claim 28, wherein the ~~computing means is further configured or programmed~~ processor is further for executing instruction for:

~~to request~~ requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients, said questions comprising groups of questions pertaining to respective types of application information; and

~~to include~~ including an introductory question in at least one of said groups of questions to reduce ambiguity in the respective group of questions.

51. (currently amended) ~~An~~ The apparatus as claimed in claim 28, wherein the ~~computing means is further configured or programmed~~ processor is further for executing instruction for:

~~to request~~ requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients; and

~~to adjust~~ adjusting the sequence of questions yet to be presented to the applicant in response to application information supplied by the applicant in response to questions previously presented to the applicant.

52. (currently amended) ~~An~~ The apparatus as claimed in claim 28, wherein ~~said computing means is further configured or programmed to ignore~~ the processor is further for executing instruction for ignoring one or more defects in application information returned by the applicant on the basis of preset tolerances for decision certainty.

53. (currently amended) ~~An~~ The apparatus as claimed in claim 28, wherein ~~said computing means is further configured or programmed to refrain~~ the processor is further

for executing instruction for refraining from requesting certain application information deemed non-critical in some or all circumstances.

54. (currently amended) A ~~The~~ apparatus as claimed in claim 28, wherein ~~said computing means is further configured or programmed to~~ the processor is further for executing instruction for forming form the superset of ~~approval~~ decision criteria for the two or more of the plurality of application recipients from the respective sets of ~~approval~~ decision criteria.

55. (currently amended) A ~~The~~ apparatus as claimed in claim 28, wherein ~~said computing means is further configured or programmed to determine~~ the processor is further for executing instruction for determining what application information is required to assess the application against the superset of ~~approval~~ decision criteria for the two or more of the plurality of application recipients.

56. (currently amended) A ~~The~~ method as claimed in claim 32, including:  
determining any dependency of any of said ~~approval~~ decision criteria on any other;  
requesting the application information by presenting a number of questions or a number of sets of questions in sequence to the applicant;  
promoting in said sequence, so as to be presented sooner, those questions whose responses render a high, or the greatest possible, number of later questions redundant; and  
omitting any questions thereby rendered redundant.

57. (currently amended) A ~~The~~ method as claimed in claim 32, including:  
requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients;

receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and  
optimizing said sequence to reduce or minimize said number of questions or sets of questions.

58. (currently amended) A The method as claimed in claim 32, including:

requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients, said questions comprising groups of questions pertaining to respective types of application information; and

including an introductory question in at least one of said groups of questions to reduce ambiguity in the respective group of questions.

59. (currently amended) A The method as claimed in claim 32, including:

requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients; and

adjusting the sequence of questions yet to be presented to the applicant in response to application information supplied by the applicant in response to questions previously presented to the applicant.

60. (currently amended) A The method as claimed in claim 32, including:

ignoring one or more defects in application information returned by the applicant on the basis of preset tolerances for decision certainty.

61. (currently amended) A The method as claimed in claim 32, including:

refraining from requesting certain application information deemed non-critical in some or all circumstances.



62. (new) A computer readable medium containing executable instruction for receiving an application made by an applicant and for accessing the application by a plurality of application recipients, the executable instruction, when executed for:

- a) collecting at least two sets of decision criteria from at least two application recipients, each set comprising one or more decision criteria, and each decision criterion having a respective value, boundary or range;
- b) determining a respective union of the values, boundaries or ranges for each respective same decision criterion present in the at least two sets of decision criteria by analyzing the data value, boundary or range boundary requirements of each decision criteria in the at least two sets of decision criteria;
- c) generating a superset of decision criteria which comprises at least one decision criterion from the at least two sets of decision criteria with the determined respective union of values, boundaries or ranges;
- d) determining application information which is required from the applicant to assess the application against the superset of decision criteria for the two or more of the plurality of application recipients;
- e) presenting the applicant with the application information, constituting the application for the two or more of the plurality of application recipients, the application information being requested by queries associated with the superset of decision criteria for the two or more of the plurality of application recipients;
- f) receiving the application information from the applicant;
- g) assessing the application according to the decision criteria of each of the application recipients; and
- h) forming a respective separate assessment for each of the application recipients, wherein each respective separate assessment formed is an approval or a rejection of the application.